

Information to identify the case:			
Debtor 1	Steven V Tursi		
First Name	Middle Name	Last Name	
Debtor 2	Cristina Tursi		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 18-34145-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven V Tursi
dba Elite Builders & Remodelers, LLC

Cristina Tursi

3/2/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven V Tursi
Cristina Tursi
Debtors

Case No. 18-34145-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Mar 02, 2023

User: admin
Form ID: 3180W

Page 1 of 6
Total Noticed: 91

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Steven V Tursi, Cristina Tursi, 601 Stump Tavern Road, Jackson, NJ 08527-3316
517912080	+ Acs/college Loan Corp, 501 Bleecker St, Utica, NY 13501-2401
517912085	+ Back, Seigel & Goldstein, 501 Iron Bridge Road, Suite 4, Freehold, NJ 07728-5305
517912101	+ Central Jersey Newborn Care, PO Box 74, Skillman, NJ 08558-0074
517912114	+ Conduent/Uheaa, Attn: Claims Department, Po Box 7051, Utica, NY 13504-7051
517912115	Conduent/Uheaa, C/o Acs, Utica, NY 13501
517912116	#+ Costal Heathcare, 1659 Route 88 Suite 2B, Brick, NJ 08724-3011
517912129	+ Fbc Mortgage, 101 Wymore Rd, Altamonte Springs, FL 32714-4207
517912130	Fbc Mortgage Llc, 189 South Orange Aveste, Orlando, FL 32801
517912132	+ Gateway One Lending & Finance, 160 N Riverview Dr Ste 1, Anaheim, CA 92808-2293
517912131	+ Gateway One Lending & Finance, Attn: Bankruptcy, 160 North Riverview Dr. Ste 100, Anaheim, CA 92808-2293
517912139	Ocean County Sheriff, Ocean County Justice Complex, 120 Hooper Ave, PO Box 2191, Toms River, NJ 08754-2191
517912141	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220
517912145	+ Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536
517912147	+ Rmb Inc, 409 Bearden Park C, Knoxville, TN 37919-7406
518779651	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
518779652	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356, SantanderConsumerUSA Inc successor in interest to Gateway,One
517912153	+ State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111
517912154	+ Sun East Federal Cr Un, Po Box 2231, Aston, PA 19014-0231
517912189	+ Wf/tempur, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 02 2023 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 02 2023 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	Mar 03 2023 01:34:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 02 2023 20:53:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275

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519277882	+ EDI: AISACG.COM	Mar 03 2023 01:34:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517961864	EDI: GMACFS.COM	Mar 03 2023 01:34:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517912081	+ EDI: GMACFS.COM	Mar 03 2023 01:34:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
517912082	+ EDI: GMACFS.COM	Mar 03 2023 01:34:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517912083	+ Email/PDF: bncnotices@becket-lee.com	Mar 02 2023 21:02:11	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517912084	+ Email/PDF: bncnotices@becket-lee.com	Mar 02 2023 21:02:19	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517912086	+ EDI: TSYS2	Mar 03 2023 01:34:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517912087	+ EDI: TSYS2	Mar 03 2023 01:34:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517912092	EDI: CAPITALONE.COM	Mar 03 2023 01:34:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517994292	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 02 2023 20:53:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
517912089	+ EDI: CAPITALONE.COM	Mar 03 2023 01:34:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517912096	+ EDI: CAPITALONE.COM	Mar 03 2023 01:34:00	Capital One / Guitar, Po Box 30253, Salt Lake City, UT 84130-0253
517912095	+ EDI: CAPITALONE.COM	Mar 03 2023 01:34:00	Capital One / Guitar, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517912099	+ EDI: CAPITALONE.COM	Mar 03 2023 01:34:00	Capital One / Yamaha, Po Box 30253, Salt Lake City, UT 84130-0253
517912097	+ EDI: CAPITALONE.COM	Mar 03 2023 01:34:00	Capital One / Yamaha, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517944311	EDI: CAPITALONE.COM	Mar 03 2023 01:34:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
518012256	+ Email/Text: RASEBN@raslg.com	Mar 02 2023 20:51:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517912110	+ EDI: WFNNB.COM	Mar 03 2023 01:34:00	Comenity Bank/Mandees, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517912111	+ EDI: WFNNB.COM	Mar 03 2023 01:34:00	Comenity Bank/Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411
517912113	+ EDI: WFNNB.COM	Mar 03 2023 01:34:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
517912112	+ EDI: WFNNB.COM	Mar 03 2023 01:34:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517912117	Email/PDF: DellBKNotifications@resurgent.com	Mar 02 2023 20:49:49	Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708
517912120	EDI: DISCOVER.COM	Mar 03 2023 01:34:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
517912183	+ EDI: CITICORP.COM	Mar 03 2023 01:34:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517912185	+ EDI: CITICORP.COM	Mar 03 2023 01:34:00	

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517912118	+ Email/PDF: DellBKNotifications@resurgent.com	Mar 03 2023 01:34:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518028974	EDI: Q3G.COM	Mar 02 2023 20:50:36	Dell Financial Services LLC, Po Box 81607, Austin, TX 78708-1607
517912119	+ EDI: DISCOVER.COM	Mar 03 2023 01:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517912124	+ Email/Text: EBN@edfinancial.com	Mar 03 2023 01:34:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517912121	+ Email/Text: EBN@edfinancial.com	Mar 02 2023 20:51:00	EdFinancial Services, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
518549405	+ Email/Text: EBN@edfinancial.com	Mar 02 2023 20:51:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
517912127	^ MEBN	Mar 02 2023 20:45:11	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517912128	^ MEBN	Mar 02 2023 20:45:40	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
518023244	+ Email/Text: BKelectronicnotices@cenlar.com	Mar 02 2023 20:52:00	FBC Mortgage,LLC, C/O Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517912133	EDI: IRS.COM	Mar 03 2023 01:34:00	Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
517912102	EDI: JPMORGANCHASE	Mar 03 2023 01:34:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517912106	EDI: JPMORGANCHASE	Mar 03 2023 01:34:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517912136	+ Email/Text: PBNCNotifications@perituservices.com	Mar 02 2023 20:51:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517912135	+ Email/Text: PBNCNotifications@perituservices.com	Mar 02 2023 20:51:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517912138	+ Email/Text: bknotification@loandepot.com	Mar 02 2023 20:53:00	Loandepo.co, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808
517912137	+ Email/Text: bknotification@loandepot.com	Mar 02 2023 20:53:00	Loandepo.co, Attn: Bankruptcy Dept, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808
517912140	Email/Text: Bankruptcy.Notices@pnc.com	Mar 02 2023 20:51:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
518884680	+ Email/PDF: ebnotices@pnmac.com	Mar 02 2023 21:01:57	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020, PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
518884679	+ Email/PDF: ebnotices@pnmac.com	Mar 02 2023 20:50:45	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
517912143	EDI: WFFC.COM	Mar 03 2023 01:34:00	Raymour & Flanigan, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
517912152	Email/Text: courts@southeastfinancial.org	Mar 02 2023 20:53:00	Southeast Financial Cu, 5110 Maryland Way Ste 10, Brentwood, TN 37027
517912149	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 02 2023 20:53:00	Santander Consumer USA, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036
517912150	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 02 2023 20:53:00	Santander Consumer USA, Po Box 961275, Fort

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517912156	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Worth, TX 76161-0275
517912155	+ EDI: RMSC.COM	Mar 03 2023 01:34:00	Synchrony Bank/HH Gregg, Po Box 965036, Orlando, FL 32896-5036
517912160	EDI: TDBANKNORTH.COM	Mar 03 2023 01:34:00	Synchrony Bank/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517912159	EDI: TDBANKNORTH.COM	Mar 03 2023 01:34:00	Td Banknorth Maine, 32 Chestnut St, Lewiston, ME 04240
517912157	EDI: TDBANKNORTH.COM	Mar 03 2023 01:34:00	Td Banknorth Maine, Td Bank/Attn: Bankruptcy, Po Box 1190, Lewiston, ME 04243
517912158	EDI: TDBANKNORTH.COM	Mar 03 2023 01:34:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
517912161	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 02 2023 20:52:00	TD Bank, N.A., 70 Gray Rd, Portland, ME 04105
517912166	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 02 2023 20:52:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
517912165	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 02 2023 20:52:00	Toyota Motor Credit Co, 4 Gatehall Dr, Parsippany, NJ 07054
517912163	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 02 2023 20:52:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
517912167	^ MEBN	Mar 02 2023 20:44:49	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
518045413	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 02 2023 20:51:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI, 53708-8973
517912174	+ Email/Text: EDBKNotices@ecmc.org	Mar 02 2023 20:51:00	US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
517912169	+ Email/Text: EDBKNotices@ecmc.org	Mar 02 2023 20:51:00	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
517912179	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 02 2023 20:51:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
517912181	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 02 2023 20:51:00	US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860
517912168	+ Email/Text: BAN5620@UCBINC.COM	Mar 02 2023 20:51:00	United Collection Bureau Inc, 5620 Southwyck Blvd Suite 206, Toledo, OH 43614-1501
517912188	+ EDI: WFFC2	Mar 03 2023 01:34:00	Wells Fargo Dealer Services, P.o. Box 1697, Winterville, NC 28590-1697
517912187	+ EDI: WFFC2	Mar 03 2023 01:34:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 71

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517912088		Cap1/bstby
517912093	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238
517912094	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238
517912090	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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517912091	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517912100	*+	Capital One / Yamaha, Po Box 30253, Salt Lake City, UT 84130-0253
517912098	*+	Capital One / Yamaha, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518012315	*+	Chase Bank USA, N.A, c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517912184	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517912186	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
517912125	*+	EdFinancial Services, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
517912126	*+	EdFinancial Services, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
517912122	*+	EdFinancial Services, Attn: Bankruptcy Department, 298 N Seven Oaks Dr, Knoxville, TN 37922-2369
517912123	*+	EdFinancial Services, Attn: Bankruptcy Department, 298 N Seven Oaks Dr, Knoxville, TN 37922-2369
517912103	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517912104	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517912105	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517912107	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
517912108	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
517912109	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
517912144	*	Raymour & Flanigan, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
517912142	*+	Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220
517912146	*+	Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536
517912148	*+	Rmb Inc, 409 Bearden Park C, Knoxville, TN 37919-7406
517912151	*+	Santander Consumer USA, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036
517912162	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
517912164	*+	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
517912175	*+	US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
517912176	*+	US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
517912177	*+	US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
517912178	*+	US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
517912170	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
517912171	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
517912172	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
517912173	*+	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
517912180	*+	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
517912182	*+	US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860
517977442	##+	Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808-1225
517912134	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 1 Undeliverable, 36 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor FBC Mortgage LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor PennyMac Loan Services LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Defendant FBC Mortgage LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
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TOTAL: 16